

# FIRST FEDERAL CASHBACK SCORECARD®



INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	<b>8.15%.</b> This APR will vary with the market based on the Prime Rate as published in the Wall Street Journal.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
CASHBACK SCORECARD FEES	
Annual Fee	None
Transaction Fees	
• Cash Advance	Either \$3.00 or 2% of the amount of each cash advance, whichever is greater (maximum fee: \$50)
• Foreign Transaction	1% conversion or processing fee for all transactions performed in foreign countries.
Penalty Fees	
• Late Payment	\$6.80 late fee will be imposed if we do not receive the minimum required payment listed on your current statement within 10 days after the next statement's closing date.
• Returned Check	\$25.00
• Overlimit	None

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases).

\*The information about the costs of the cards described herein is accurate as of July 1, 2012. This information may have changed after that date. To find out what may have changed, call us at (843) 529-5963 or (800) 768-3248 if calling long distance, or write to us at P.O. Box 118068, Charleston, SC 29423.

## TERMS AND CONDITIONS

### ScoreCard CashBack Program Rules

Every dollar in purchases "You" (see paragraph 7) make with your card to your Visa account covered by this ScoreCard CashBack Program ("Program") and that appears on your statement during the Program period, earns CashBack credit as provided for in the Rules, under your financial institution's ("Sponsor's") most current CashBack schedule. CashBack is earned with purchases made by You beginning on the first day in which your Program begins and is posted to your account annually. Contact your Sponsor for full details on eligibility dates.

Your periodic statement will normally include a year-to-date accounting total of your CashBack credits but may be adjusted as provided for in these Rules. CashBack credits will be deducted from your current total of credits earned for corresponding retail purchase returns posted to your credit card account.

Your card account must be open and clear (i.e. not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time each year CashBack credits are posted by your Sponsor. Otherwise, your CashBack credit will be forfeited. CashBack credits are not exchangeable or transferable.

This Program may be modified, suspended or cancelled at any time without restriction or penalty. CashBack credit may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.

Despite our best efforts to ensure accuracy, printing errors involving the Program occasionally occur. We reserve the right to correct such errors at any time even if it affects CashBack credits already posted to your account.

You agree to hold Financial Institution Benefit Association, Inc. ("FIBA"), Fidelity National Information Services ("FIS") and any vendors associated with the Program, as well as any card association that your Sponsor is a member of, totally harmless if your Sponsor fails to meet its contractual and other obligations with FIBA or FIS, which results in the Program being interrupted or terminated prior to any CashBack credits being awarded to you.

This Program is available to Visa account holders ("You") whose Sponsor (i) has enrolled as a sponsoring member of FIBA and (ii) has contracted with FIBA for this Program for You. All Program Rule determinations by FIBA are final. Your use of your card following receipt of these Rules will indicate your agreement to these Rules.



[www.firstfederal.com](http://www.firstfederal.com)



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